



## *RESOURCES FOR THE SAVVY CFS*



### **Auto Safety**

[www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) (National Highway Traffic Safety Administration)

### **Banks**

[www.occ.treas.gov](http://www.occ.treas.gov)  
(complaints about banks)  
[www.aba.com](http://www.aba.com)  
(American Bankers Association)  
[www.cuna.org](http://www.cuna.org)  
(Credit Union National Association)

### **Better Business Bureau**

[www.bbb.org](http://www.bbb.org)

### **Car Buying**

[www.consumerreports.org](http://www.consumerreports.org)  
(car prices, quality)  
[www.carfax.com](http://www.carfax.com)  
(mileage rollbacks, lemons)  
[www.carlemon.com](http://www.carlemon.com)  
(lemon law information)  
[www.autopedia.com](http://www.autopedia.com)  
(lemon law information)  
[www.autotrader.com](http://www.autotrader.com)  
(used car information)  
[www.kbb.com](http://www.kbb.com)  
(car pricing guide)  
[www.edmunds.com](http://www.edmunds.com)  
(car pricing guide)  
[www.highwaysafety.org](http://www.highwaysafety.org)  
(performance/safety information)

### **Charities**

[www.give.org](http://www.give.org)  
(BBB Wise Giving Alliance)

### **Consumer Organizations**

[www.consumer.gov](http://www.consumer.gov)  
[www.citizen.org](http://www.citizen.org)  
(Public Citizen, founded by Ralph Nader, consumer advocacy organization)  
[www.consumerworld.org](http://www.consumerworld.org)  
(links to consumer & financial sites)  
[www.checkbook.org](http://www.checkbook.org)  
(Center for the Study of Services, helps consumers select a wide variety of goods and services)  
[www.consumerreports.org](http://www.consumerreports.org)  
(Consumers Union of the US)

[www.callforaction.org](http://www.callforaction.org)  
(37 year old international network of consumer hotlines)  
[www.nlada.org](http://www.nlada.org)  
(National Legal Aid and Defender Association—for directory of Legal Aid offices)  
[www.nada.org](http://www.nada.org)  
(National Automobile Dealers Association)  
[www.nclnet.org](http://www.nclnet.org)  
(National Consumers League—Identifies, protects, represents and advances the economic and social interests of consumers and workers.)  
[www.consumer-action.org](http://www.consumer-action.org)  
(Assists consumers with marketplace problems)  
[www.consumerfed.org](http://www.consumerfed.org)  
(Consumer Federation of America—consumer advocacy and education organization)

### **Credit Cards**

[www.bankrate.com](http://www.bankrate.com)  
[www.cardweb.com](http://www.cardweb.com)

### **Credit Problems**

[www.nfcc.org](http://www.nfcc.org)  
(Consumer Credit Counseling)  
[www.myvesta.org](http://www.myvesta.org)  
(non-profit debt management programs)

### **Credit Report Agencies**

[www.equifax.com](http://www.equifax.com)  
[www.experian.com](http://www.experian.com)  
[www.transunion.com](http://www.transunion.com)  
[www.myfico.com](http://www.myfico.com)

### **Direct Marketing/Mailing Lists/Telephone Solicitation Lists**

[www.the-dma.org](http://www.the-dma.org)  
(Direct Marketing Association)  
[www.dsa.org](http://www.dsa.org)  
(Direct Selling Association)  
[www.e-mps.org](http://www.e-mps.org)

### **Financial Planning & Education**

[www.afcpe.org](http://www.afcpe.org)  
[www.financialengines.com](http://www.financialengines.com)  
[www.fp.edu](http://www.fp.edu)  
[www.fpanet.org](http://www.fpanet.org)

[www.nice.emich.edu](http://www.nice.emich.edu)  
[www.kiplinger.com](http://www.kiplinger.com)  
[www.moneyadvisor.com](http://www.moneyadvisor.com)  
[www.quicken.com](http://www.quicken.com)

### **Government Agencies**

[www.ftc.gov](http://www.ftc.gov)  
(Federal Trade Commission)  
[www.sec.gov](http://www.sec.gov)  
(Securities and Exchange Commission)  
[www.fdic.gov](http://www.fdic.gov)  
(Federal Deposit Insurance Corporation—handles questions about deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the federal reserve system.)  
[www.fcc.gov](http://www.fcc.gov)  
(complain about long-distance carriers)  
[www.consumer.gov](http://www.consumer.gov)  
(portal to all federal government information)  
[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)  
(Federal Consumer Information Center, Pueblo, Co.)  
[www.cpsc.gov](http://www.cpsc.gov)  
(Consumer Product Safety Commission—report hazardous product-related injury)  
[www.faa.gov](http://www.faa.gov)  
(Federal Aviation Administration)  
[www.federalreserve.gov](http://www.federalreserve.gov)  
(Federal Reserve System—handles consumer complaints about state-chartered banks and trust companies which are members of the federal reserve)  
[www.ed.gov/directloan/consolid.html](http://www.ed.gov/directloan/consolid.html)  
(government student loan options)  
[www.fedstats.gov](http://www.fedstats.gov)  
(Federal statistics site)

### **Identity Theft**

[www.privacyrights.org](http://www.privacyrights.org)  
(How to resolve problems with identity theft)  
[www.idtheftcenter.org](http://www.idtheftcenter.org)  
(Identity Theft Resource Center)  
[www.ftc.gov](http://www.ftc.gov)

**Insurance**

[www.ambest.com](http://www.ambest.com)  
(Insurance company rating)  
[www.insure.com](http://www.insure.com)  
(consumer information on insurance)  
[www.insurancefraud.org](http://www.insurancefraud.org)  
(Coalition against insurance fraud)  
[www.iii.org](http://www.iii.org)  
(Insurance Information Institute)  
[www.quotesmith.com](http://www.quotesmith.com)

**Internet Fraud**

[www.fraud.org](http://www.fraud.org)  
(National Fraud Information Center)  
[www.bbb.org](http://www.bbb.org)  
(The Better Business Bureau)  
Your Internet Service Provider

**Investing**

[www.411stocks.com](http://www.411stocks.com)  
[www.aaii.com](http://www.aaii.com)  
[www.asec.org](http://www.asec.org)  
[www.bloomberg.com](http://www.bloomberg.com)  
[www.fundalarm.com](http://www.fundalarm.com)  
[www.hoovers.com](http://www.hoovers.com)  
[moneycentral.msn.com](http://moneycentral.msn.com)  
[www.iclub.com](http://www.iclub.com)  
[www.morningstar.com](http://www.morningstar.com)  
[www.businessweek.com](http://www.businessweek.com)  
[www.superstarinvestor.com](http://www.superstarinvestor.com)  
[www.valueline.com](http://www.valueline.com)  
[www.zacks.com](http://www.zacks.com)  
[www.savingsbonds.gov](http://www.savingsbonds.gov)  
[www.fool.com](http://www.fool.com)  
[www.collegesavings.com](http://www.collegesavings.com)  
[www.savingforcollege.com](http://www.savingforcollege.com)

**Legal Information**

[www.abanet.org](http://www.abanet.org)  
(American Bar Association)  
[www.law.cornell.edu](http://www.law.cornell.edu)  
(Legal Information Institute)  
[www.alllaw.com](http://www.alllaw.com)  
[www.findlaw.com](http://www.findlaw.com)  
[www.supportguidelines.com](http://www.supportguidelines.com)  
[www.divorcesource.com](http://www.divorcesource.com)

**Mediation**

[www.acresolution.org](http://www.acresolution.org)  
(Association of Conflict Resolution)

**Military**

[www.lifelines2000.org](http://www.lifelines2000.org)  
[www.tricare.osd.mil](http://www.tricare.osd.mil)  
[militarypay.dtic.mil](http://militarypay.dtic.mil)  
[www.persnet.navy.mil/pers62/](http://www.persnet.navy.mil/pers62/)  
(casualty assistance)  
[www.dfas.mil](http://www.dfas.mil)  
[www.dtic.mil/perdiem](http://www.dtic.mil/perdiem)  
[www.nmcra.org](http://www.nmcra.org)  
[mfrc.calib.com/snn/](http://mfrc.calib.com/snn/)  
(DoD Special Needs Network)  
[www.persnet.navy.mil](http://www.persnet.navy.mil)  
(Bureau of Navy Personnel)

**Moving**

[www.moving.org](http://www.moving.org)  
(to find a legitimate moving company)  
[www.dmdc.osd.mil/sites](http://www.dmdc.osd.mil/sites)  
(SITES information)  
[www.militaryacclimate.com](http://www.militaryacclimate.com)  
(financial relocation counseling tool)  
[www.housing.navy.mil](http://www.housing.navy.mil)  
(PCSHouse)

**Retirement**

[www.asec.org](http://www.asec.org)  
[www.ssa.gov](http://www.ssa.gov)  
[www.tsp.gov](http://www.tsp.gov)  
[www.staynavy.navy.mil](http://www.staynavy.navy.mil)

**Taxes**

[www.irs.gov](http://www.irs.gov)

**Telemarketing Fraud**

[www.fraud.org](http://www.fraud.org)

**Travel**

[www.dot.gov/airconsumer](http://www.dot.gov/airconsumer)  
(aviation consumer protection)  
[www.travel.state.gov](http://www.travel.state.gov)  
(warnings about overseas travel)

**Utilities**

[www.naruc.org](http://www.naruc.org)  
(National Association of Regulatory Utility  
Commissions, links to your state public  
utility commission)  
[www.nasuca.org](http://www.nasuca.org)  
(National Association of State Utility  
Consumer Advocates, an association of  
state utility consumer advocate offices)